

Dear ladies and gentlemen of the committee,

I am writing today in an effort to explain my support of the copay cap bill. I am a type 1 diabetic, and the costs of living to maintain a standard of living for myself take a toll on myself and my family. I left my employer paid insurance plan when I found that marketplace insurance meant I could get my insulin for \$25 per month instead of \$500 a month. While this meant I would be able to afford insulin, it left a gaping hole in the supplies I need to administer insulin and monitor my glucose levels. When I first started using a CGM (Continuous Glucose Monitor) the dr and I found out that I was hypo-unaware and spending roughly sixty percent of my time below safe blood sugar levels. For instance, overnight I spent 6 to 7 hours in the low to mid forties. A safe glucose is considered 75 and above. This was also occurring at times during the day, and I was unaware. This made obtaining and maintaining a CGM life saving and necessary for me. However, the cost for a Dexcom (the most accurate and easy to use on the market) was extraordinary. I found that I was expected to not only pay the entire deductible to get the CGM, but then a co-pay that felt staggering. Two years ago, through my marketplace insurance, I was paying over half of my monthly income to afford my CGM, needles, and eventually an insulin pump. Last year I was able to participate in a study, which provided CGM supplies free of charge, or I probably would not have been able to afford it. This year for three months, my CGM is \$300. While that's not as expensive as years past, when you factor in Pump supplies (which I have not priced out for this year), and pen needles (in case I go off the pump or the pump fails), and insulin, along with other medically necessary supplies, it ends up costing a lot and puts a financial burden on my family. I have often pondered purchasing much needed groceries, or my medical supplies. A new car? Can't do it, even though I desperately need one, because I have to purchase my medical supplies to ensure I stay healthy. My kids want to go on field trips and trips for school, and participate in sports, but we have to either pass on those opportunities or see if we can find some other way to fund them, because we need to pay for my medical supplies. It's hard to be a mother, who wants to give their child the world, but you can't because you need to care for yourself medically.

I ask that you please consider voting the co-pay cap bill through to assist me, and all the others like me, who find it financially unaffordable to live with a disease we did nothing to cause and didn't ask for.

Thank you for your time and everything you do for the state of Minnesota.

Jaime Howard
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